

Certificate Number: 05781-NJ-DE-029686985

Bankruptcy Case Number: 17-20541



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 5, 2017, at 1:54 o'clock PM PDT, Patricia Duarte completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: August 5, 2017 By: /s/Allison M Geving

Name: Allison M Geving

Title: President